JEFFCOAT
INJURY & CAR ACCIDENT LAWYERS

THE JEFFCOAT FIRM RIDER SERIES

THE SOUTH CAROLINA RIDER'S GUIDE TO MOTORCYCLE INJURY COMPENSATION

Presented by The Jeffcoat Firm · Columbia, South Carolina

NAMIL PREMIER

Member, National Academy of Motorcycle Injury Lawyers

WHAT'S INSIDE

CHAPTER 1

A MESSAGE TO SOUTH CAROLINA'S RIDERS

The only thing worse than being seriously hurt in a motorcycle crash is not getting the compensation you deserve, or finding out later that an insurance company took advantage of you.

Insurance companies have every advantage. They aren't worried about medical bills, lost wages, or putting food on the table. Their adjusters are trained to diminish, devalue, and deny motorcycle claims, and behind them stands an army of lawyers whose only job is to pay you as little as possible.

Here's the truth: you don't have to face them alone. **The Jeffcoat Firm** is one of South Carolina's most established injury firms, and through our membership in the **National Academy of Motorcycle Injury Lawyers (NAMIL)**, we stand up for injured South Carolina riders. We know how insurers operate, and we don't back down.

If you've been hurt, don't wait. Every day that passes is another day the insurance company is working against you. Call **(803) 200-2000** for straight answers.

CHAPTER 2

THE FIRM IN YOUR CORNER

Michael Jeffcoat

Founder, The Jeffcoat Firm · NAMIL Member

The Jeffcoat Firm was founded by attorney **Michael Jeffcoat**. A South Carolina native, Michael earned his degree from **Wofford College** and his law degree from the **University of South Carolina School of Law**. After early years on the other side representing large companies, he opened his own plaintiff's injury practice in **1999** to stand up for everyday South Carolinians.

WHY RIDERS CAN TRUST THIS FIRM

- **More than $90 million recovered** for injured South Carolinians.
- **Serving the injured since 1999**, built on results, not billboards alone.
- **100+ years of combined experience** across the team, so your case never sits.
- **No fee unless we win.** You pay nothing up front and nothing at all unless we recover for you.
- **Member of the National Academy of Motorcycle Injury Lawyers (NAMIL)**, the national network for attorneys who fight for injured riders.

FIRM COORDINATES

The Jeffcoat Firm · 380 Columbiana Dr., Columbia, SC 29212

Serving Columbia, the Midlands & communities across South Carolina · **(803) 200-2000** · scinjurylawfirm.com

CHAPTER 3

DON'T GET PLAYED BY THE ADJUSTER

The first thing the other driver's insurer wants is a recorded statement and a signed release. Don't give either. Once they have your words on tape, they will twist them to deny or minimize your claim. If you think you can handle an adjuster alone, test them with these questions and watch the red flags appear.

11 QUESTIONS EVERY RIDER SHOULD ASK AN ADJUSTER

1. Will you put in writing that the crash was not my fault?
2. What are your insured's policy limits? Show me the declaration page.
3. Can I have a copy of your insured's recorded statement?
4. If you want my medical records, will you give me copies of everything you collect?
5. Will you share statements from other witnesses?
6. Does your insured have umbrella or secondary coverage? Put it in writing.
7. What personal or medical information have you gathered on me from databases?
8. Have you pulled my credit report or debt information?
9. Have you canvassed my neighbors or people I know?
10. Have you conducted surveillance on me? Show me the photos or video.
11. What reserve amount have you set on my case?

If the adjuster says "no" to any of these, that's a flashing warning sign they don't intend to treat you fairly.

CHAPTER 4

FIVE STRATEGIES THAT CAN GROW YOUR SETTLEMENT

These aren't tricks. They're proven habits that can significantly increase the value of your case if you start them early.

1. TAKE PHOTOS, LOTS OF THEM.

The scene, your injuries, your bike, the other vehicles, your recovery. Pictures tell a story words can't.

2. GET DIAGNOSED FOR EVERY INJURY.

Don't shrug off "minor" pain. If it isn't in your medical record, insurers will argue it came from something else.

3. FOLLOW DOCTOR'S ORDERS.

Every appointment, every therapy session. Skipping care is the easiest way to tank a claim.

4. BRING IN THE RIGHT EXPERTS.
Accident reconstructionists, medical life-care planners, and economists make your damages undeniable.

5. NEGOTIATE THE MEDICAL BILLS.
Even after you win, reducing outstanding bills keeps more money in your pocket. A good firm does this for you every day.

CHAPTER 5

FIVE MISTAKES THAT CAN RUIN YOUR CLAIM

- **Giving a recorded statement.** Never let the other driver's adjuster record you.
- **Believing the adjuster.** If they say you don't have a case or you're at fault, get a lawyer's opinion first.
- **Failing to capture evidence.** Skipping photos of the scene, vehicles, or injuries is a mistake you can't undo.
- **Missing medical appointments.** Every gap in treatment becomes ammunition that you "weren't really hurt."
- **Representing yourself.** You're too close and too untrained in the maneuvering. Your words can be used against you. A lawyer's can't.

CHAPTER 6

SOUTH CAROLINA MOTORCYCLE INSURANCE ESSENTIALS

Most riders don't realize how little coverage South Carolina law requires. Ride with only the state minimums and you're gambling with your financial future.

SOUTH CAROLINA MINIMUM COVERAGE (S.C. CODE ANN. § 38-77-140)

25 / 50 / 25

$25,000 bodily injury per person · $50,000 per crash · $25,000 property damage. South Carolina also **requires uninsured motorist (UM) coverage at those same limits**, and your insurer **must offer you underinsured motorist (UIM) coverage**. Take the UIM.

A single surgery can top $100,000. Rehab and lost wages pile on fast. If the driver who hits you carries only the minimum, you'll be left with pennies unless you protected yourself.

WHAT RIDERS SHOULD CARRY

- **Liability:** at least 100/300 if you can.
- **UM/UIM:** match your liability limits (this is your real lifeline in South Carolina).
- **Medical Payments (MedPay):** $5,000–$10,000, pays regardless of fault.
- **Umbrella:** worth it if you own a home or assets.

CHAPTER 7

THE UM/UIM LIFESAVER: A REAL-NUMBERS STORY

Picture a rider hit by a driver who ran a red light. Medical bills alone top $250,000. The problem: the at-fault driver carried only the South Carolina minimum, $25,000 in liability.

Without protection, that rider is financially ruined. But say they carried **Underinsured Motorist coverage of $250,000**. When the at-fault driver's insurance runs out, their own UIM picks up the rest.

THE MATH

At-fault driver's insurance: $25,000
Your UIM coverage: $250,000
Total available: $275,000

South Carolina insurers must offer you UIM, and too many riders turn it down to save a few dollars. Don't. It's the difference between recovery and ruin.

CHAPTER 8

WHAT IS MY CASE WORTH IN SOUTH CAROLINA?

There's no magic calculator, but three factors drive most of it: **liability** (how clearly the other driver is at fault), **available insurance** (policy limits set the ceiling), and **your lawyer** (insurers track which firms actually try cases).

> **SOUTH CAROLINA'S 51% RULE**
>
> South Carolina follows **modified comparative negligence**. If you're found **51% or more at fault, you recover nothing.** At 50% or less, your award is reduced by your share of fault. Insurers love to pin partial blame on riders, so fault is everything.

Other factors adjusters weigh: the severity and permanence of your injuries, current and future medical bills, lost wages and earning capacity, your credibility, and the at-fault driver's conduct (impaired? distracted?).

CHAPTER 9

TIMELINE: HOW LONG UNTIL IT SETTLES?

- **Never settle too soon.** Insurers dangle quick low offers before you know the full extent of your injuries.
- **Wait for Maximum Medical Improvement (MMI).** Settle before you've healed as much as you will, and you're gambling with your future care.
- **After treatment, expect 3–6 months** to gather bills, build a demand, and negotiate.

> **SOUTH CAROLINA DEADLINE (S.C. CODE ANN. § 15-3-530)**
>
> You generally have **three years from the date of injury** to file a personal-injury lawsuit in South Carolina. Miss it and your claim is gone. Different deadlines can apply when a government entity is involved, so don't wait to get advice.

CHAPTER 10

DO I HAVE TO GO TO COURT?

"I'm not the suing type." We hear that a lot. The truth: **you're the boss**, and most cases settle before trial. But filing suit is sometimes how you make a stubborn insurer pay full value. It opens access to records, statements, and depositions, and it tells the insurer you're serious. Having a firm willing to try the case is often what makes the difference, even if you never see a courtroom.

CHAPTER 11

EVIDENCE WINS CASES: YOUR POST-CRASH PLAYBOOK

IMMEDIATELY AFTER A CRASH

- Photograph the scene, vehicles, your bike, your gear, and your injuries.
- Get witness names and numbers.
- Call law enforcement and get the crash report.
- Save your gear, don't toss the helmet, jacket, or gloves. They prove impact.

MEDICAL EVIDENCE IS EVERYTHING

- Report every symptom, even "small" ones. Undocumented means denied.
- Follow treatment. Keep a simple pain journal (pain, sleep, mobility).
- Helmet-cam or dash-cam footage can be a game-changer.

CHAPTER 12

COLUMBIA & SOUTH CAROLINA RIDING RISKS

- **Intersections.** Most car-on-motorcycle crashes happen here, especially left-turning drivers. Own your lane and assume they don't see you.
- **The interstates.** I-26, I-20, and I-77 around Columbia bring fast traffic and aggressive lane changes. Keep a buffer.
- **Rural Midlands two-lanes.** Deer at dawn and dusk, loose gravel, blind curves, and drivers who simply aren't looking for bikes.

- **Heat & sudden storms.** South Carolina afternoons can turn from sun to downpour fast, and the first rain after dry heat leaves pavement greasy. A rainbow sheen on the road means oil, avoid it.

SOUTH CAROLINA'S HELMET LAW

South Carolina requires a **DOT-approved helmet and eye protection for riders under 21**. If you're 21 or older, the helmet is your choice. But ride without one and an insurer can argue your injuries were worse because of it, then use the state's comparative-fault rule to chip away at your recovery. High-visibility gear protects your body and your claim.

CHAPTER 13

RIDE SAFER: PRO TIPS FOR SC RIDERS

BRAKING & CORNERING

- Finish braking before you enter a curve.
- Avoid hard braking on painted surfaces and crosswalks.
- Practice emergency stops in a safe lot. Muscle memory saves lives.

HEAT, NIGHT & RAIN

- Hydrate and take breaks. South Carolina summer heat wears you down faster than you think.
- Double your following distance at night, and watch the shoulders for deer on rural roads.
- The first rain after a dry spell is the most slippery. Ease off and ride in a car's tire track.

GEAR & VISIBILITY

- Bright jacket and reflective tape change whether drivers see you at intersections.
- Add auxiliary lights to grow your profile in traffic.
- Check your tire date code (4-digit DOT) and replace tires every 5–6 years regardless of tread.

CHAPTER 14

RESULTS, REVIEWS & COMMUNITY

The Jeffcoat Firm has recovered **more than $90 million** for injured South Carolinians and has stood up for the injured since **1999**. When riders call, they reach a real team that knows South Carolina roads, courts, and insurers.

For Michael's approval before publishing: insert 2–3 real, firm-approved case results and a few verified client testimonials here. Per bar advertising rules and our own standard, we won't publish specific results or quotes that the firm hasn't reviewed and approved. Until then this section stays general.

Chapter 15

YOUR NEXT STEP: A FREE CASE REVIEW

If you've been hurt in a motorcycle crash, don't go it alone. The insurance company has a team of lawyers. So should you.

When you call The Jeffcoat Firm, you'll talk to a real person, get your questions answered, and learn your rights before you sign anything. No pressure, no obligation, and if we take your case, you don't pay unless we win.

(803) 200-2000

scinjurylawfirm.com · Columbia, South Carolina

APPENDIX

QUICK REFERENCE

A · SOUTH CAROLINA INSURANCE CHEAT SHEET

- Minimum: 25/50/25 · UM required at 25/50/25 · UIM must be offered (take it).
- Recommended: 100/300 liability + UM/UIM to match + MedPay $5k–$10k.

B · AFTER-CRASH CHECKLIST

- Check for injuries, call 911.
- Photograph scene, vehicles, gear, injuries.
- Get witness info and the crash report.
- Seek medical care the same day.
- Call The Jeffcoat Firm before giving any statement.

C · GLOSSARY

- **MMI:** Maximum Medical Improvement, when you've healed as much as you will.
- **UM/UIM:** Uninsured / Underinsured Motorist coverage.
- **MedPay:** Medical Payments coverage, pays regardless of fault.
- **Reserve:** the amount an insurer quietly sets aside for your claim.

D · ABOUT NAMIL

The National Academy of Motorcycle Injury Lawyers is a nationwide network of attorneys dedicated to injured riders. Membership is limited to firms committed to bikers' rights. The Jeffcoat Firm is NAMIL's member firm for the Columbia and South Carolina market.

JEFFCOAT
INJURY & CAR ACCIDENT LAWYERS

380 Columbiana Dr., Columbia, SC 29212
(803) 200-2000 · scinjurylawfirm.com · Member, National Academy of Motorcycle Injury Lawyers